

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Richard Bair**  
Debtor(s)

Bankruptcy Case No.: 17-20121-JAD  
Per July 27, 2017 proceeding  
Chapter: 13  
Docket No.: 33 – 17, 27, 29  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 16, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1144.00 as of August 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: West Mifflin EIT (Claim No. 1) .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: August 3, 2017

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard Bair  
 Debtor

Case No. 17-20121-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.

db  
 cr +Richard Bair, 2603 Campbell Circle, West Mifflin, PA 15122-3503  
 +Borough of West Mifflin/West Mifflin School Distri, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES 15219-6101  
 14386506 +Borough of West Mifflin/West Mifflin SD, Goehring, Rutter & Boehm,  
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
 Pittsburgh, PA 15219-6101  
 14348816 +Cap One Auto, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 14348818 +Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14348819 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
 14348820 +Hsbc Bank, 2929 Walden Ave, Depew, NY 14043-2690  
 14367068 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054  
 14367069 +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14348821 +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604  
 14636639 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,  
 Dallas, TX 75261-9741)  
 14348822 +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 14348823 +Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
 14348825 +Nationstar Mortgage LLC, PO Box 9095, Temecula, CA 92589-9095  
 14348826 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 14367077 +PHH MORTGAGE CORPORATION, PO BOX 961252, Fort Worth, TX 76161-0252  
 14406851 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14367079 +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
 Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 04 2017 01:00:04  
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028  
 14348817 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 04 2017 01:00:06 Capital One Auto Finan,  
 3901 Dallas Pkwy, Plano, TX 75093-7864  
 14387773 E-mail/PDF: cbp@onemainfinancial.com Aug 04 2017 00:59:52 OneMain, P.O. Box 3251,  
 Evansville, IN. 47731-3251  
 14348827 +E-mail/PDF: gecsed@recoverycorp.com Aug 04 2017 01:00:01 Synch/old Navy, Po Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14367063\* +Cap One Auto, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 14367064\* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 14367065\* +Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14367066\* +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
 14367067\* +Hsbc Bank, 2929 Walden Ave, Depew, NY 14043-2690  
 14367070\* +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604  
 14367072\* +Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
 14367071\* +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 14367074\* +Nationstar Mortgage LLC, PO Box 9095, Temecula, CA 92589-9095  
 14367073\* +Nationstar Mortgage Lenders, 350 Highland Dr, Lewisville, TX 75067-4177  
 14367075\* +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 14367078\* +Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005  
 14348824 ##+Nationstar Mortgage Lenders, 350 Highland Dr, Lewisville, TX 75067-4177  
 14367076 ##+PHH MORTGAGE CORPORATION, 2001 BISHOPS GATE BLVD, Mount Laurel, NJ 08054-4604

TOTALS: 1, \* 13, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lmar  
Form ID: 149

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 03, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of West Mifflin/West Mifflin School District  
jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Richard Bair ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6